



ESCAMBIA COUNTY RESIDENTIAL REHAB DISASTER ASSISTANCE GRANT PROGRAM

This program will provide up to a \$20,000 grant to be matched by the property owner as detailed below.

Program Intent

The intent of the Residential Rehab Disaster Assistance Grant program is to, within the limitations cited in this policy, help owner occupants of residential property cover the cost of uninsured or underinsured repairs that are not eligible for Federal Emergency Management Agency (FEMA) assistance. Such repairs must be for damages caused by flooding, hurricane or other natural disasters during a local, state or presidentially declared disaster.

Program Eligibility

Residential Rehab grant funding for property improvements shall apply to the following:

- ❑ **Location:** Properties in Escambia County are eligible. **To receive assistance through the CRA,** Properties must be located within one of the following County designated redevelopment areas: Barrancas, Brownsville, Englewood, Palafox, Warrington or Cantonment.
For properties lying outside CRA areas, all matching funds will be provided through NED.
- ❑ **Ownership:** Property owner(s), as evidenced by a warranty deed or similar legal proof of ownership, must sign the Grant Program application and any other related documents. Applicants applying for assistance through NED, must have homestead exemption on the subject property.
- ❑ **Income:** There are no income limits for applicants within the CRA. For applicants in areas outside the CRA, household income cannot exceed 80% of median under any circumstance. **However those applicants with household incomes below 80% of median** who desire the lower owner match requirements cited below must fully verify all sources of income and must meet applicable HUD income limits provided in Exhibit 1 (limits are revised annually) regardless of location.
- ❑ **Application:** Applications are accepted on a first come, first qualified basis. However, preference will be given to first-time applicants.
- ❑ **Design Review:** Grant Application must be approved for appropriateness before any improvements are completed.

Eligible Improvements

The following list includes **eligible** improvement items (subject to maximum cost limitations cited herein):

- Electrical Rewiring
- Repair interior damage to flooded homes as required to make the home safe and sanitary (repairing flood damage including any building code requirements). To include items such as replacing/repairing: damaged/unsalvageable sheetrock, subflooring, doors, floor level cabinets/vanities, damaged wall or floor insulation, electrical wiring (if required by code due to flooding), HVAC (if rendered inoperable by flooding) to the extent necessary for the owner to live in the home.

- Install new Central Heating & Air Conditioning System (does not allow repair and/or partial replacement)
- Install new Roof
- Install new hurricane rated Storm Shutters
- Replacement Windows and/or hurricane rated Storm Windows
- Sanitary Sewer Connection

Ineligible Improvements

The following list includes a sample of **ineligible** improvement items:

- Refinancing existing debt
- Non-fixed improvements (repair and/or partial replacement of Central Heating & Air Condition System)
- Owner performed labor (unless the owner is a duly licensed contractor)
- **Improvements constructed prior to execution of the Residential Rehab Disaster Assistance Grant Program funding agreement**

Residential Rehab Disaster Assistance Program Requirements

Owner Match (based on household income):

- **Household Income greater than 80% of Pensacola Area Median:**
50 Percent: Residential Rehab Disaster Assistance Program funding may not exceed 50% of the total cost of the project or \$10,000; whichever is less. The property owner must expend one dollar into the project for every CRA dollar committed to the project. *(Example: \$20,000 total project cost = \$10,000 property owner contribution + \$10,000 CRA grant)*
- **Household Income below 80% of Pensacola Area Median:**
0 Percent: Residential Rehab Disaster Assistance Program funding provides 100% of the total cost of the project or \$20,000; whichever is less. No owner contribution is required for this income category, however the owner shall be responsible for maintaining the improvements upon completion. *(Example: \$20,000 total project cost = \$0 property owner contribution + \$20,000 CNED grant)*

Lien Requirements:

- Residential Rehab Disaster Assistance Program funds shall be secured by a lien against the applicant's property. The lien shall be forgiven one year after the date of dispersing funds. CRA/NED will execute the necessary documents to acknowledge satisfaction of the lien provided the following criteria are met.

1. Funded Improvements are **not**:
 - Altered
 - Modified
 - Removed
 - Demolished
2. The property is not sold
3. The property is not converted to rental occupancy

3. The property is not transferred to another party or parties
 4. Converted to 100% non-residential use
- If any of the above-referred activities should occur within the lien period and without receiving prior CRA/NED approval, the total grant funds will then become due and payable.

Additional Community Development Block Grant (CDBG) Program Requirements:

- LEAD BASED PAINT ABATEMENT: Pre-1978 properties receiving assistance through CDBG funds will be tested for the presence of lead based paint (LBP). If LBP is found, applicant must agree to jointly participate in the LBP Abatement Program.
- RELOCATION ASSISTANCE: Depending on the scope of work (including LBP abatement), homeowners may be required to temporarily move out of a property to be assisted with CDBG funds. NED staff will work with the owner occupant regarding temporary relocation arrangements.

Residential Rehab Disaster Assistance Program Applications

may be obtained at the CRA office located at

221 Palafox Place, Suite 305

Pensacola, Florida 32502

(850) 595-3216 or (850) 595-3499

website: www.myescambia.com

or at the NED office located at:

221 Palafox Place, Suite 200

Pensacola, Florida 32502

(850) 595-0022

website: www.myescambia.com



APPLICATION TO: ESCAMBIA COUNTY
NEIGHBORHOOD & HUMAN SERVICES DEPARTMENT
RESIDENTIAL REHAB DISASTER ASSISTANCE PROGRAM
221 PALAFOX PLACE
PENSACOLA, FL 32502

DATE OF APPLICATION: _____

ADDRESS OF PROJECT:

APPLICATION IS HEREBY MADE FOR PROJECT AS DESCRIBED HEREIN:

LEGAL DESCRIPTION:

ATTACH REQUIRED ADDITIONAL INFORMATION:

1. PROOF OF OWNERSHIP (E.G. DEED, ETC.)
2. ANY ADDITIONAL INFORMATION REQUESTED BY THE CRA OR NED

NAME & MAILING ADDRESS OF OWNER/APPLICANT:
(PLEASE PRINT)

SIGNATURE(S) OF PROPERTY OWNER(S)

TELEPHONE # _____ FAX # _____

DATE _____

For office use only:

DATE & TIME APPLICATION RECEIVED: _____ RECEIPT NO. _____

ACCEPTED AS COMPLETE: _____ PLANS REVIEW: _____ APPROVED: _____

DATE

INITIAL

DATE

Residential Rehab Grant Review Process

1. Applicant submit complete grant application packet including the following:
 - Complete application form
 - Legal description of property
 - Proof of property ownership
 - Proof of property insurance
 - Income Verification (required for households with income less than 80% of area median)
 - Original color photographs of existing property conditions

FOR CRA FUNDED PROJECTS:

 - Three cost estimates from qualified contractors to include labor and materials for the entire project. (Chosen estimate cannot exceed 10% of lowest bid.)
 - If the owner of the property is a licensed contractor and is qualified to do the work, then two additional cost estimates from qualified contractors will be required.
 - Copy of the chosen contractor's license
2. CRA/NED staff reviews application & the project for completeness and merit.
3. For NED projects, scope of work is prepared with bids solicited. LBP testing is also performed as needed.
4. CRA/NED staff prepares the Funding and Lien Agreements for Legal review and approval.
5. CRA/NED staff coordinates with Applicant to obtain signature (s) on the Funding and Lien Agreements and other program documents.
6. After approval, the property owner (for CRA funded projects) or contractor (for NED funded projects) is provided with Notification to Proceed (NTP).
7. Upon project completion, Applicant must submit the following:
 - a. Submit a signed off permit from Escambia County Building Inspections
 - b. Submit a copy of the final invoice(s) from contractor(s), and a W-9 from the Contractor
 - c. For CRA funded project: Provide proof of payment (copy of cancelled check – front and back), and/or credit card payment receipt with statement
 - d. Provide a completed and signed W9 Tax form
8. Upon project completion, CRA/NED staff will:
 - a. Submit a final rendering of project
 - b. Prepare a certificate of approval memo
 - c. Prepare a voucher for reimbursement or direct payment (as applicable) to Accounts Payable or a receiving report for NED purchase orders
9. Accounts Payable will issue a check to the property owner for reimbursement of County portion of project cost and/or directly pay the contractor (for homeowners with incomes below 80% of median)
10. After issuance of the reimbursement check or payment to the Contractor, the Clerk of the Court will record the lien against the property in the amount of the County portion of project cost.

11. After one year of continued compliance with the program guidelines and one year from the date of funds dispersal the lien shall be forgiven.



**BOARD OF COUNTY COMMISSIONERS
ESCAMBIA COUNTY, FLORIDA**

COMMUNITY & ENVIRONMENT DEPARTMENT
221 Palafox Place
Pensacola, Florida 32502
Phone: (850) 595-3217
Fax: (850) 595-3218
www.myescambia.com

**RESIDENTIAL REHAB DISASTER ASSISTANCE GRANT PROGRAM
Memorandum of Understanding**

I, the grantee, understand that work cannot commence on any portion of the Residential Rehab Disaster Assistance Program project prior to receiving approval of the grant funds from the Escambia County Board of County Commissioners. Written notification to proceed will be provided to the grantee by the Community Redevelopment Agency (CRA) or the Neighborhood Enterprise Division (NED).

Grantee Signature

Date

Program Administrator

Date

EXHIBIT 1

2015 INCOME LIMITS

# PERSONS IN FAMILY	LOW INCOME (80% OF MEDIAN)
1	\$34,650
2	39,600
3	44,550
4	49,450
5	53,450
6	57,400
7	61,350
8	65,300